## **CLAIMS**

What is claimed is:

1. An electronic commerce system facilitating interactive message exchange, comprising

a message database storing at least two messages in association with a message code; a user account database storing at least one user account identifier in association with at least one user characteristic,

an application server operative to

receive a message code and a user account identifier,

select at least one message associated with the received message code based on a user characteristic corresponding to the user account identifier,

retrieve from the message database one or more selected messages;

an interface server operative to

interact with a remote device to receive a message code and a user account 15 identifier,

provide the message code to the application server for retrieval of at least one message,

transmit the at least one message to the remote device.

- 20 2. The system of claim 1 wherein at least one message in the message database is an electronic coupon.
  - 3. The system of claim 1 wherein at least one message is the message database is a promotional message.

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- 4. The system of claim 1 wherein the message code further identifies a source of the message code.
- 5. The system of claim 4 wherein the source is a television station.

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6. The system of claim 4 wherein the source is a radio station.

- 7. The system of claim 4 wherein the source is a printed publication.
- 8. The system of claim 1 wherein the interface server is operatively connected to a telephone 5 network and further comprises call process flow functionality operative to prompt users for message codes, and a DTMF interface operative to receive DTMF signals and resolve the DTMF signals into message codes.
- 9. The system of claim 1 wherein the interface server is operative to receive text messages 10 including message codes from the remote device and provide the at least one retrieved message to the remote device in a text message.
  - 10. The system of claim 9 wherein the text message is an SMS message.
- 15 11. The system of claim 1 wherein the message code transmitted from the remote device is embodied in a digital image, and wherein the application server is operative to process the digital image to identify the message code.
- 12. The system of claim 11 wherein the digital image containing the message code is embodied in 20 an MMS message transmitted by the remote device.
  - 13. The system of claim 1 wherein the at least one user characteristic in the user account database is demographic information.
- 25 14. The system of claim 1 wherein selection of the least one message is based on a set of predetermined rules.
- 15. The system of claim 1 further comprising automatic number identification functionality to identify the telephone numbers associated with incoming calls, and wherein the identified 30 telephone numbers correspond to user account identifiers.

16. An interactive electronic coupon system, comprising

a coupon message database storing at least two coupon messages in association with a message code; wherein the at least two coupon messages each comprise a digital image of a coupon bar code,

5 an application server operative to

receive a message code and a user account identifier,

select at least one coupon message associated with the received message code based on a user characteristic corresponding to the user account identifier,

retrieve from the coupon message database one or more selected coupon 10 messages;

an interface server operative to

interact with a remote device to receive a message code and a user account identifier,

provide the message code to the application server for retrieval of at least one 15 coupon message,

transmit the at least one coupon message to the remote device.

17. The system of claim 16 wherein the message code further identifies a source of the message code.

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- 18. The system of claim 17 wherein the source is a television station.
- 19. The system of claim 16 wherein the interface server is operatively connected to a telephone network and further comprises call process flow functionality operative to prompt users for25 message codes, and a DTMF interface operative to receive DTMF signals and resolve the DTMF signals into message codes.
- 20. The system of claim 16 wherein the message code transmitted from the remote device is embodied in a digital image, and wherein the application server is operative to process the 30 digital image to identify the message code.

- 21. The system of claim 20 wherein the digital image containing the message code is embodied in an MMS message transmitted by the remote device.
- 22. The system of claim 16 wherein the coupon message is embodied in an MMS message.
- 23. The system of claim 22 wherein the remote device is a wireless cell phone.